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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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08/909,340 08/11/97 MALCOLM

J AT9-97-314

TM02/0827

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EXAMINER

MORSE, G

ART UNIT

PAPER NUMBER

2167

DATE MAILED:

08/27/01

**Please find below and/or attached an Office communication concerning this application or proceeding.**

**Commissioner of Patents and Trademarks**

# Office Action Summary

Application No.  
08/909,340

Applicant  
Malcolm et al.

Examiner  
Greg Morse

Art Unit  
2167

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

1) ☒ Responsive to communication(s) filed on May 7, 2001

2a) ☒ This action is FINAL. 2b) ☐ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

## Disposition of Claims

4) ☒ Claim(s) 1-29 is/are pending in the application.

4a) Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration

5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.

6) ☒ Claim(s) 1-29 is/are rejected.

7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.

8) ☐ Claims \_\_\_\_\_ are subject to restriction and/or election requirement

## Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.

11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved.

12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119

13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

a) ☐ All b) ☐ Some\* c) ☐ None of:

1. ☐ Certified copies of the priority documents have been received.

2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_

3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\*See the attached detailed Office action for a list of the certified copies not received.

14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

## Attachment(s)

15) ☐ Notice of References Cited (PTO-892)

18) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_

16) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

19) ☐ Notice of Informal Patent Application (PTO-152)

17) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). \_\_\_\_\_

20) ☐ Other:

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### DETAILED ACTION

1. Applicant's response of 5/7/2001 has been received. In view of the time taken to respond to that paper and the change in the ground of rejection with regard to the Microsoft Money document, this is a new action with a new time period for response.

### *Claim Rejections - 35 USC § 103*

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 1, 3-8, 10-15, 17-24 are rejected under 35 U.S.C. 103(a) as unpatentable over the product Microsoft Money, sold on (in the case of the cited manual) 5/25/1995. As indicated on page 39 of the manual, a desirable instance for using the "split transaction" feature which includes a summary and the listing of each individual element is where a deposit includes several checks, or checks plus cash. In normal use, this creates a persistent transaction group which may be treated as individual transactions or as a single transaction by the user. Sadly, the source document for the manual is currently unavailable to the examiner. It is the belief of the examiner that that manual contained a screenshot which included a total amount; such a screenshot will be produced if the source becomes available. Nonetheless, this ground of rejection has been changed to a

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103(a) rejection as the documents available do not show the total. As noted on the page titled "Paycheck deposits, Deposits less.....", the product provides a split transaction dialog box for transactions such as paychecks. Typically the user will have a paper paycheck with a total, a set of line item deductions, and a remainder which has been deposited. From this paper copy, the user will enter the details in the split transaction dialog box. In order to verify that this paper copy is accurately replicated in electronic form, it is desirable to replicate this data closely on screen. The use of a total amount for the transaction, probably at the top of the dialog box, followed by itemized reductions of this total, followed by a remainder not yet accounted for, would have been obvious to one of ordinary skill in the art in order to show the deductions to the user in a sensible format as well as providing in the dialog box a cue to the user (i.e. transaction name and total) so that the user is not confused about the overall transaction.

4. Claims 2, 9, 16 are rejected under 35 U.S.C. 103(a) as being unpatentable over the Microsoft Money product cited. The examiner takes official notice that the use of container objects (e.g. a bag, heap or hash table) to contain data records is well known in the computing art. The cited user manual does not refer to the implementation of the program. The use of a container object as the vehicle to store the transaction records in this product would have been obvious to one of ordinary skill in the art in order to save the time associated with building custom objects to handle the financial records.

5. Claims 1-29 are rejected under 35 U.S.C. 103(a) as being unpatentable over Schrader et al. in view of Stein et al., as cited in the previous action, and further in view of the Microsoft

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Money product. Applicant contends that the previous rejection does not create persistent transaction groupings for simultaneous transactions. As taught by the “split transactions” page of the Microsoft Money product, the notional, persistent splitting of simultaneous transactions into subgroups, such as individual checks and cash, is desirable to provide a more coherent system for tracking multi-part transactions. One of ordinary skill in the art would have taken advantage of this notional splitting of the transactions in the modified device of Schrader et al. in view of the teachings of the Microsoft Money product.

### *Conclusion*

6. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

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7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Greg Morse whose telephone number is (703) 308-4789.

MORSE/gam  
August 26, 2001

A handwritten signature in black ink, appearing to read "Greg Morse", written in a cursive style.

**GREGORY A. MORSE**  
**PRIMARY EXAMINER**